

CREDIT SERVICE PROVIDER SYSTEM SERVER FOR CREDIT SERVICE PROVIDER 124 125 CLIENT FOR CREDIT SERVICE PROVIDER DATABASE RELATED TO FINANCIAL ~210 ~ 208 ≈ 207 209~ FIG. 2 SMART CARD 202 212 5 BANK SERVICE PROVIDER SYSTEM ~205 ~206 SERVER FOR BANK SERVICE PROVIDER CLIENT FOR BANK SERVICE PROVIDER BANK SERVIC PROCES UNIT 105 201 BANK ACCOUNT FOR POOL USER'S BANK ACCOUNT 204

FIG. 3

303

Vcc GND SOF CLK

Vpp DB

Sof DB

FIG. 4

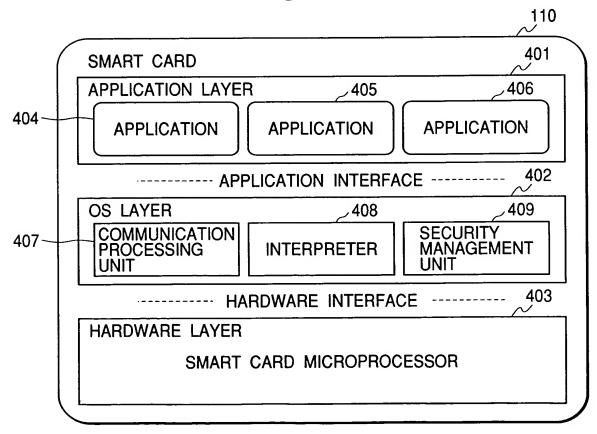


FIG. 5

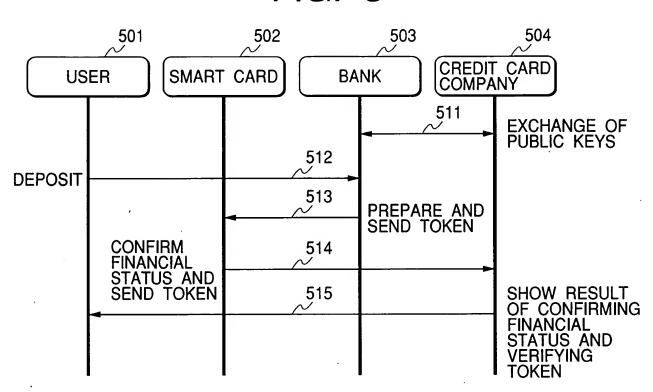


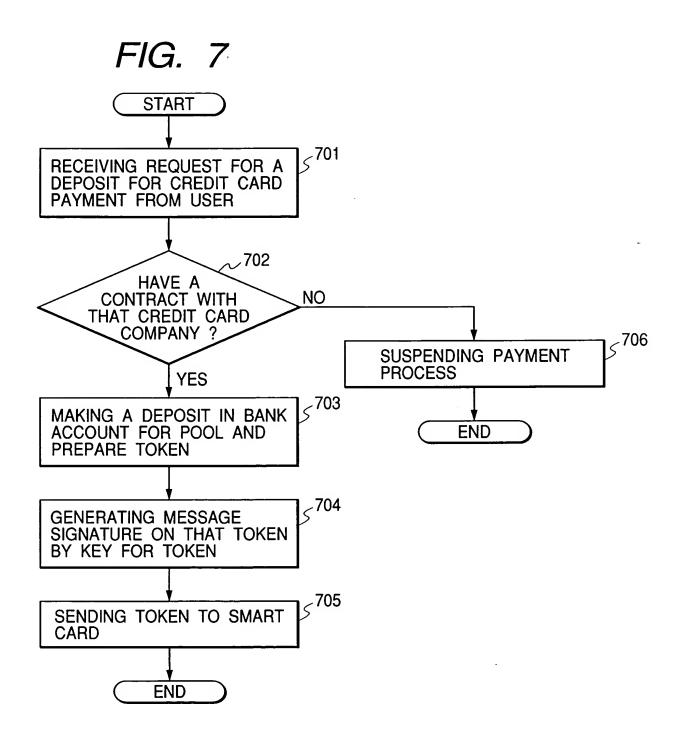
FIG. 6

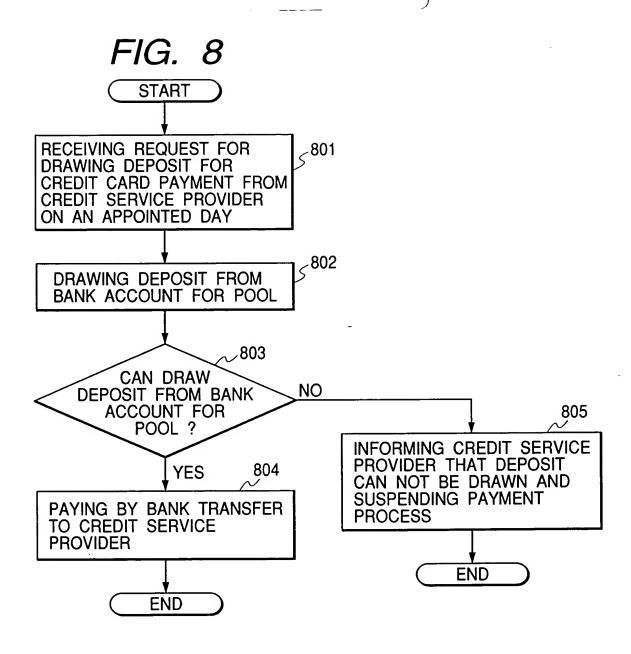
START

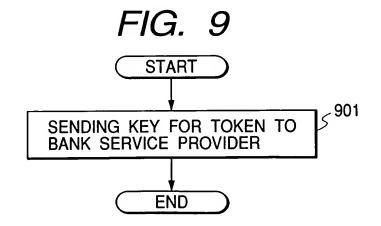
RECEIVING KEY FOR TOKEN FROM CREDIT SERVICE PROVIDER

601

END







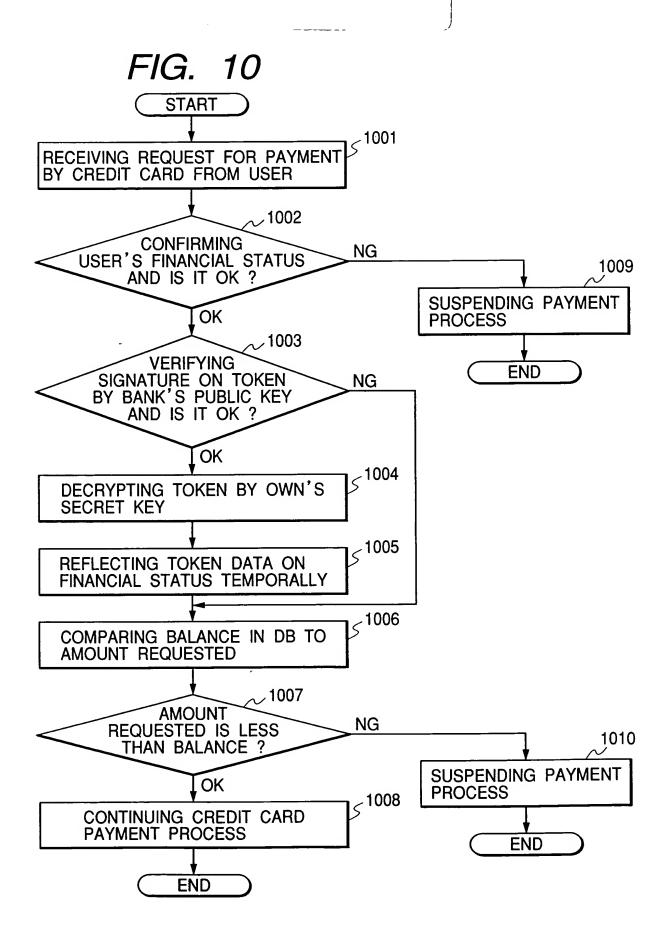


FIG. 11

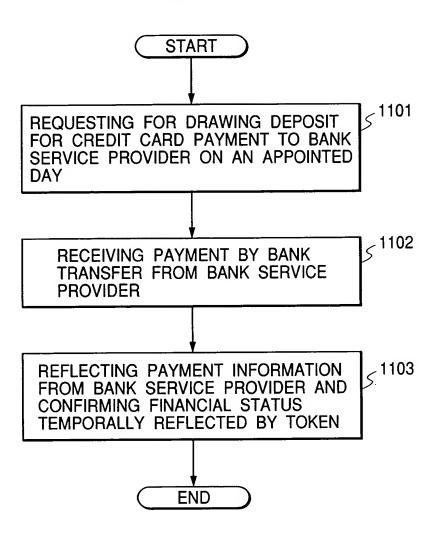


FIG. 12

ITEM	EXAMPLE
USER NAME	TARO YAMADA
USER ID	100000123
AMOUNT FOR DEPOSIT	\$400
DATE OF DEPOSIT	2002/09/10
TOKEN ID	1234567890
EXPIRATION DATE OF TOKEN	2002/11/15
BANK ID	0001
BANK ACCOUNT	999123456
CREDIT CARD COMPANY ID	1111
CREDIT CARD NUMBER	1111222233334444

FIG. 13

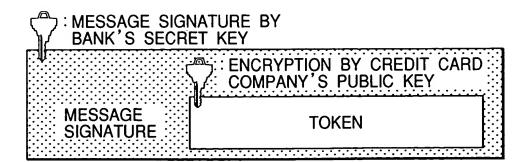


FIG. 14

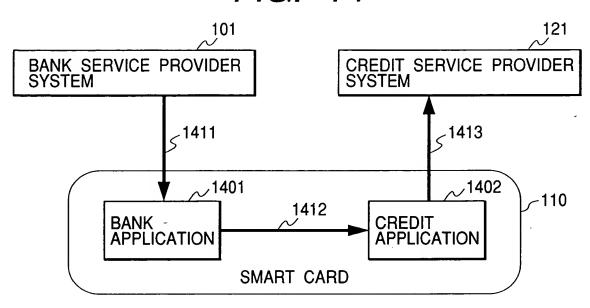


FIG. 15

